rmy Benefits Center-Civili

Civil Service Retirement System (CSRS)

For Firefighters

Updated 3/16/07

Civilian Soldiers Supporting A
merica's Soldiers

AGENDA

- Automated Systems
- What we do
- What is a FF?
- Civilian/Military Deposit/Post 56
- CSRS – Specifics you need to know
- How leave is used
- How to calculate your annuity
- Disability Retirement
- Death-in-service
- FEHB/FEGLI/TSP and FSA
- Beneficiary forms
- Our procedures

ABC-C AUTOMATED SYSTEMS

EBIS – Web Based

Advantages:

- Customer-friendly
- Available almost 24 hours a day
- Secure site
- Ability to read at convenience
- Ability to print screens of information
- Can process benefits transaction without counselor assistance
- Ability to print pending benefit forms

Disadvantages:

- No connection to a counselor
- Requires use of the Point of Entry security information
- Not everybody has access to a computer

ABC-C AUTOMATED SYSTEMS

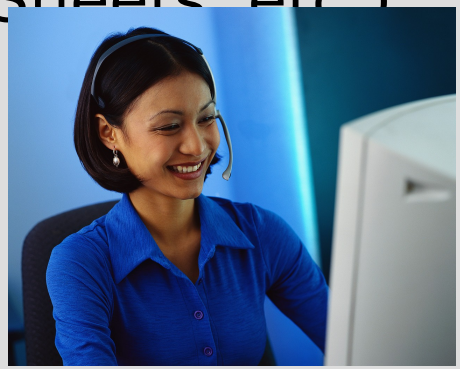
IVRS - Telephone

Advantages:

- Can connect with a counselor if needed
- Available to those without computer access
- Requires use of SSN and PIN only
- Can process benefit transactions without counselor assistance
- Can receive faxed back copies of documents (e.g. FEHB enrollment form, Info Sheets, etc.)
- Counselors are available 12 hours a
- Available almost 24 hours a day

Disadvantages:

- Must listen to scripts



COUNSELOR ASSISTED CALLS

1 JANUARY – 31 DECEMBER 2006

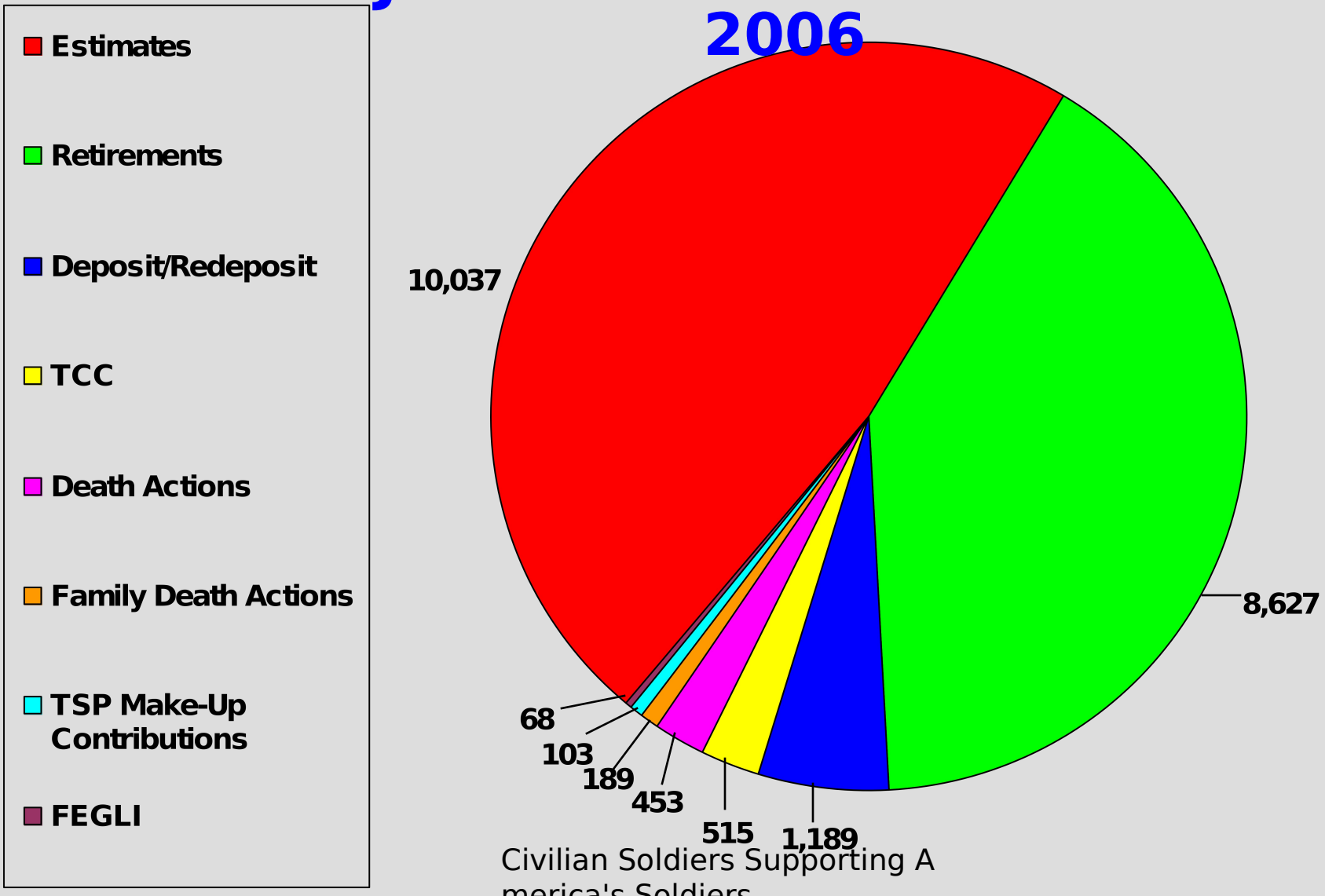
86,549 Total Calls
Average Answer Time: 24 Seconds
Average Call Length: 8 Minutes 40 Seconds
Average Wrap-Up Time: 2 Minutes 29 Seconds

ABC-C Benefit Counselors
are available from 6:00 a.m. to 6:00 p.m.
Central Standard Time

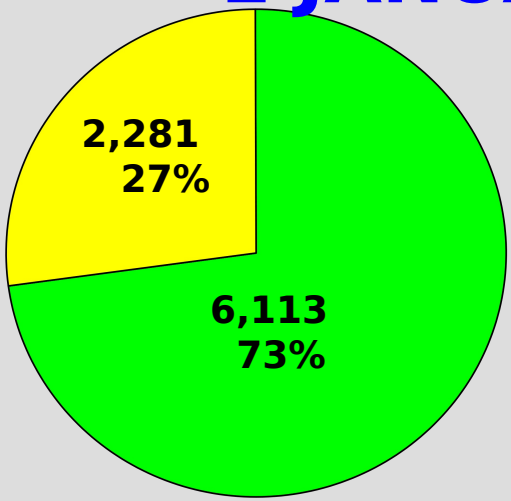
Peak Call Times are between 8:00 a.m. and 2:00 p.m.

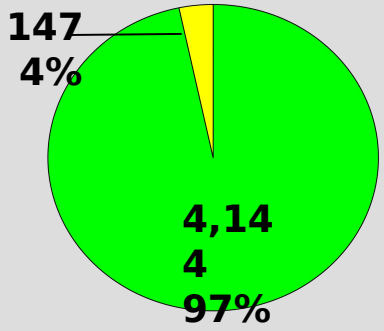
PRODUCTION SUMMARY

1 JANUARY – 31 DECEMBER 2006

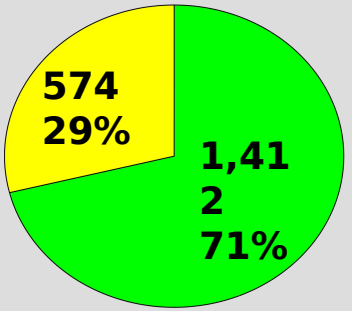


RETIREMENTS PROCESSED TO PAYROLL
1 JANUARY – 31 DECEMBER 2006



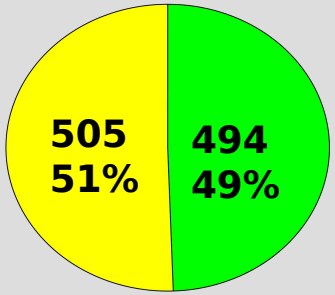


Rcvd More Than 60 Days: 4,291

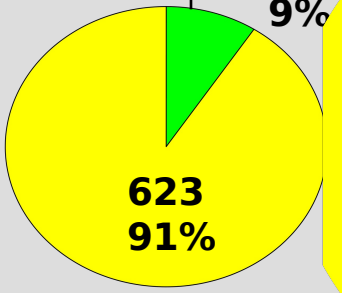


Rcvd 31-60 Days: 1,986

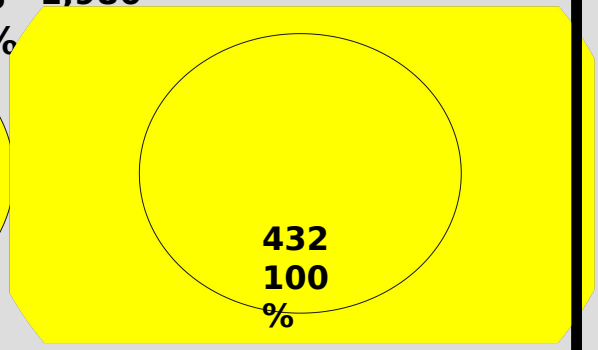
Total: 8,394
- Met
- Did Not Meet



Rcvd 16-30 Days: 999



Rcvd 1-15 Days: 686

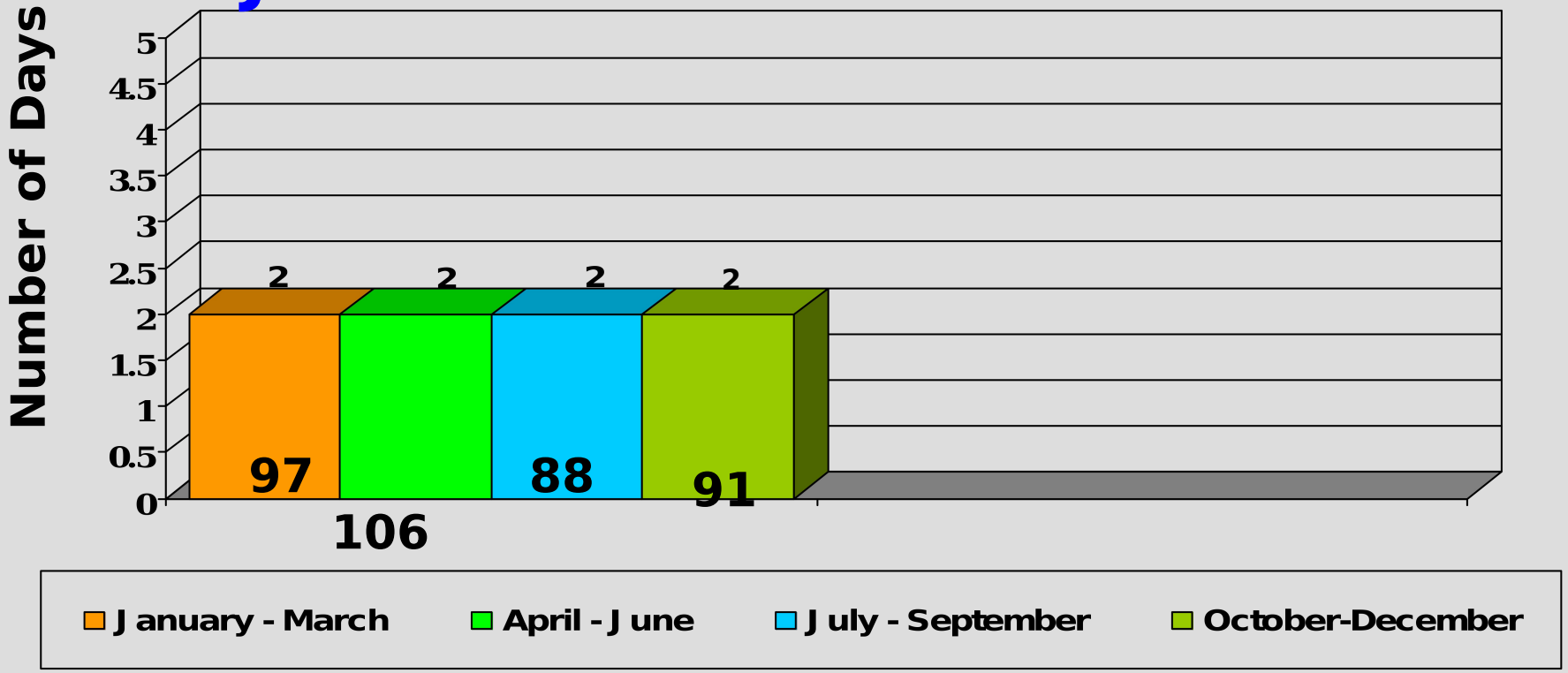


Rcvd On/After DOR: 432

Goal: Submit to DFAS NLT 5 working days prior to DOR. ABC-C calculates timeliness from date complete retirement package is received to date package submitted to DFAS. ABC-C tracks calendar days.

DEATH CLAIM TURNAROUND TIME

1 JANUARY – 31 DECEMBER 2006



Army Goal: Death submitted to DFAS NLT 5 working days after date survivor signs and dates death benefits claims. ABC-C tracks timeliness as date of OPF receipt to date Quick Pay is faxed to OPM for deaths processed under expedited procedures (or) date claim form is received from survivor to date claim form sent to DFAS for deaths processed under lump sum procedures. ABC-C tracks calendar days rather than working days.

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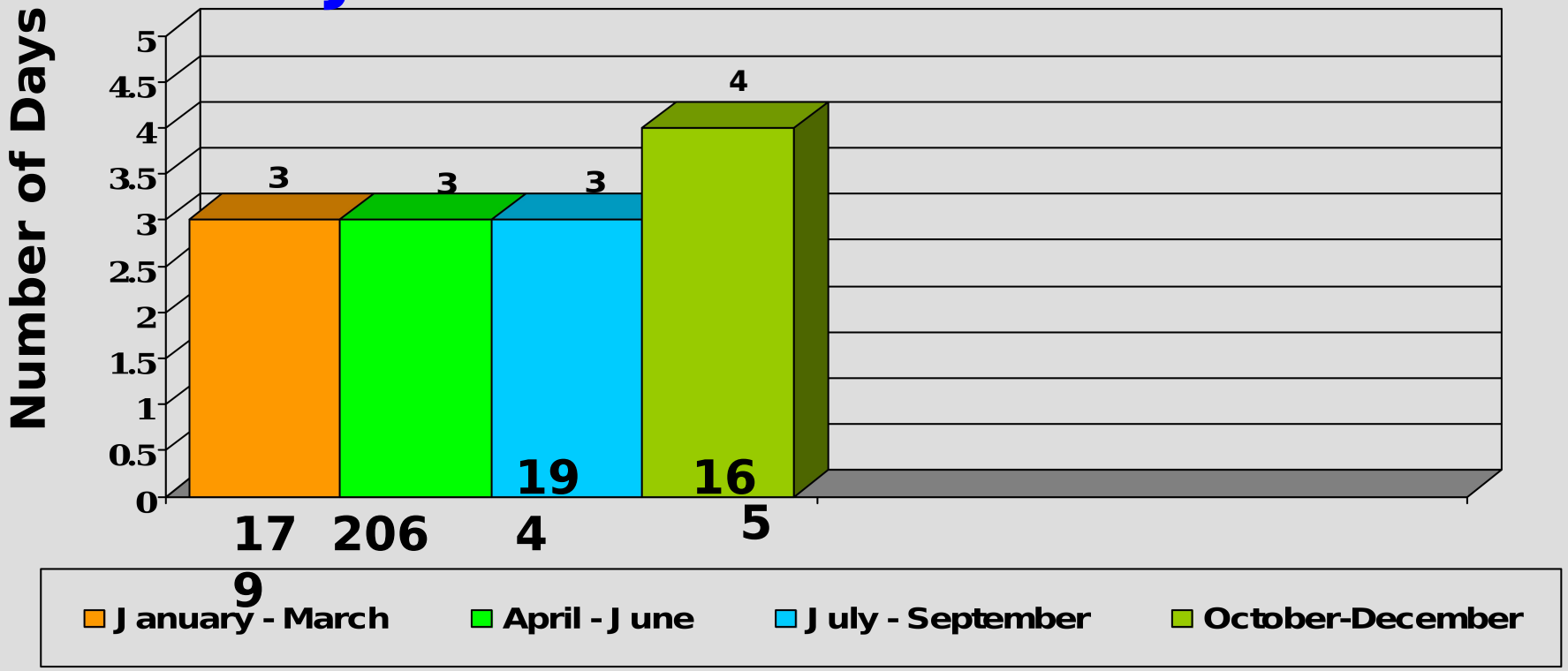
DISABILITY CLAIM TURNAROUND TIME

1 JANUARY – DECEMBER 2006



Army Goal: Submitted to DFAS NLT 5 working days following receipt of all documentation. ABC-C tracks timeliness from date of receipt of OPF to date sent to payroll (or) date last item received in order to work the preliminary retirement package to date sent to payroll, whichever is later. ABC-C tracks calendar days rather than working days.

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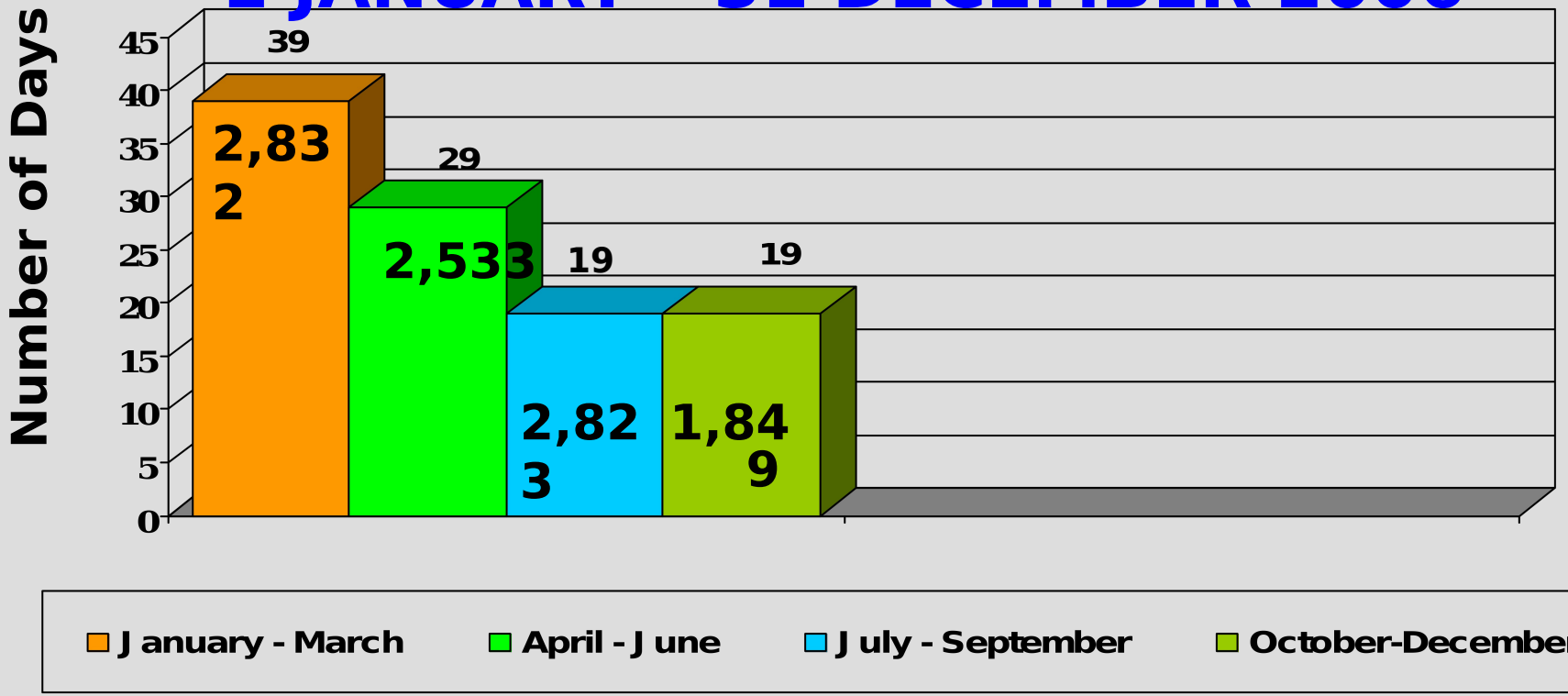
RETIREMENT ESTIMATE TURNAROUND TIME

1 JANUARY – 31 DECEMBER 2006

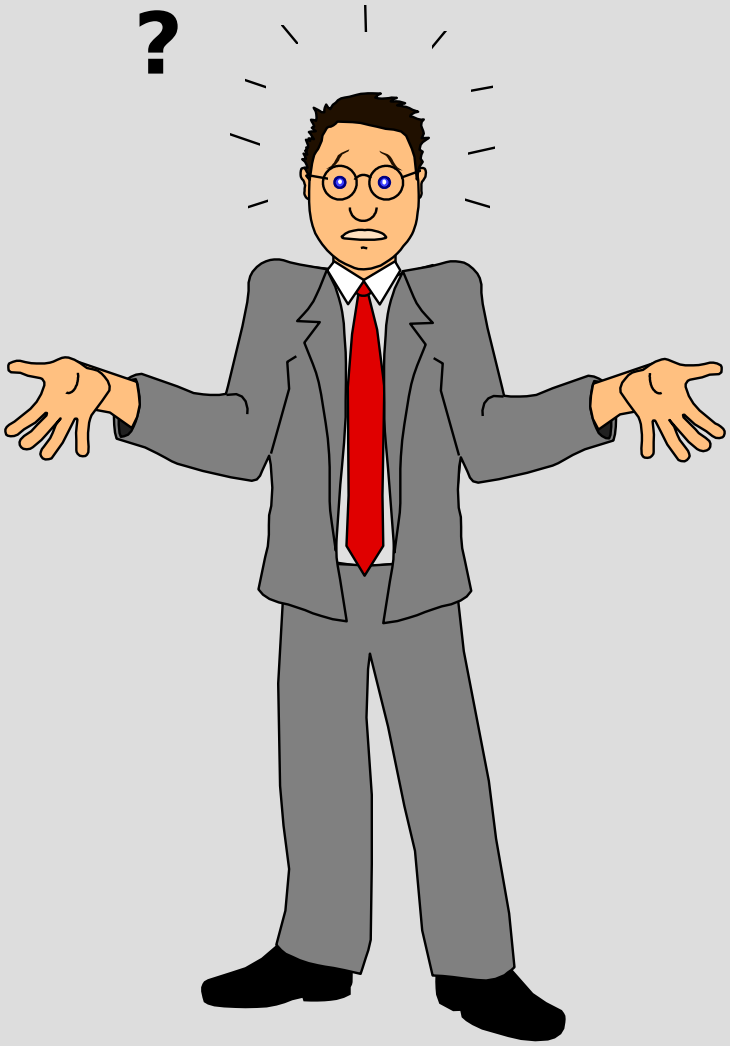


NOTE: These are requests for comprehensive retirement annuity printouts that are not associated with an individual retirement package. CHRA Goal: 14 days following receipt of estimate request.

SUCCESS STORIES

- Counselor Wait Time
- Site Assistance Visits
- Partnership with DFAS
- Video Tele-Training (VTTs)
- Employee Retirement Guide
- New Employee Flyer
- Access for Separated Employees

Questions ?



CSRS FIREFIGHTER (FF) DEFINITIONS

An employee in a position whose duties are primarily to perform work:

- Directly connected with the control and extinguishment of fires OR
- The maintenance and use of firefighting apparatus and equipment
- Includes an employee who moves directly from a primary firefighter position to a secondary position

PRIMARY POSITIONS DEFINED (FF)

Primary duties are:

♦ To perform work directly connected with controlling and extinguishing fires

OR

♦ Maintaining and using firefighting apparatus and equipment

SECONDARY POSITIONS DEFINED (FF)

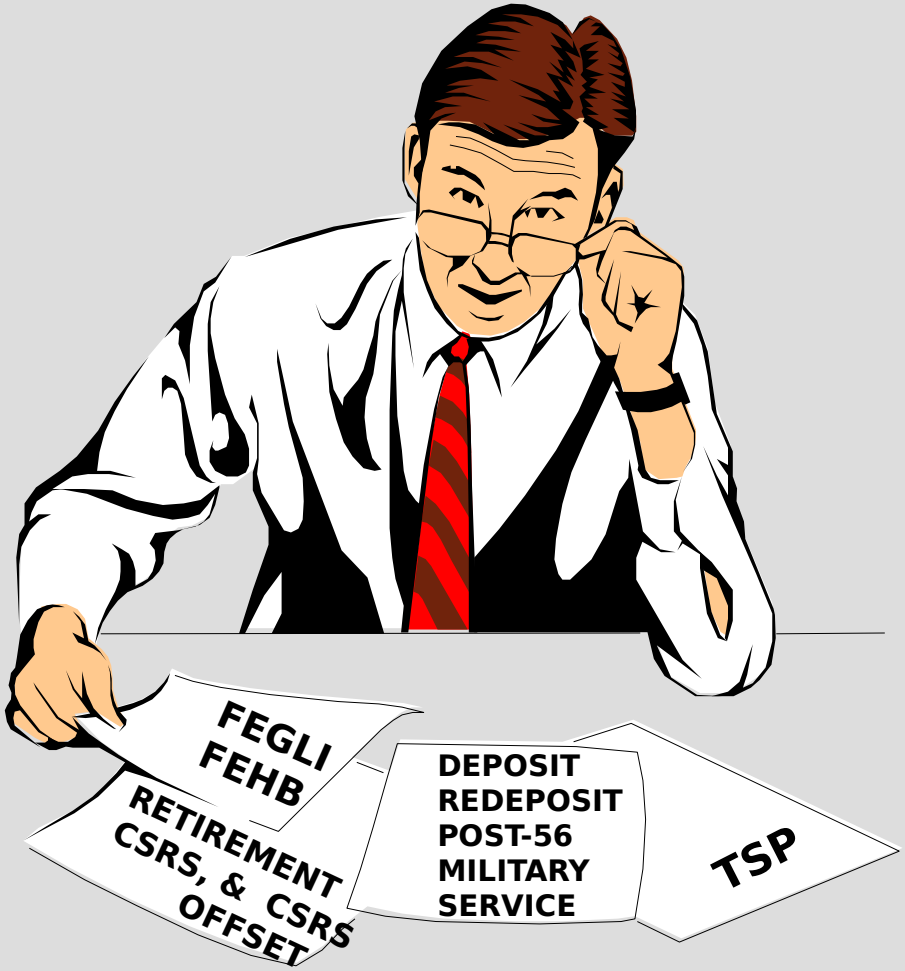
Secondary duties are:

- In the firefighting field;
- In an organization having a firefighting mission; and
- In either:
  - Supervisory, that is, a position whose primary duties are those of a first-level of firefighters in primary positions; or
  - Administrative, that is, an executive, managerial, technical, semiprofessional, or professional position for which experience in a primary firefighting position, or equivalent experience outside the Federal government, is a mandatory prerequisite.

NOT INCLUDED IN THE FIREFIGHTER DEFINITION

An employee whose primary duty is the performance of routine fire prevention inspections.

RETIREMENT DECISIONS



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CIVILIAN DEPOSIT/ REDEPOSIT

CSRS

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WHAT IS DEPOSIT SERVICE?

♦ Any period of creditable service during which retirement deductions are not taken

♦ Generally, non-career time such as temporary or indefinite service

♦ Also known as non-deduction service

DEPOSIT SERVICE

However, it can also be service that was not considered Federal employment at the time it was performed, but for which a subsequent change in law now allows credit for retirement annuity computation purposes.

<u>Amount of Deposit</u>:

*7.5% of earnings + interest

*Interest will vary by the date service was performed

CSRS
DEPOSIT SERVICE

Non-Deduction Service prior to 10-01-1982

Deposit made

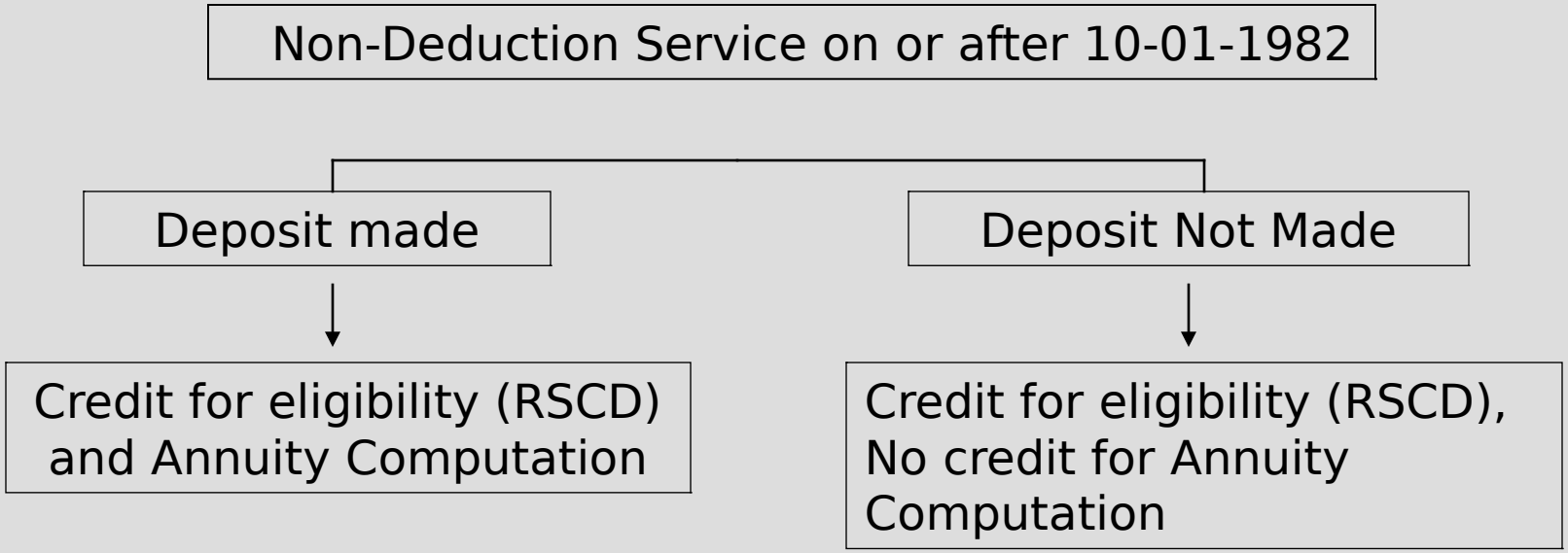
Credit for eligibility (RSCD) and Annuity Computation

Deposit Not Made

Credit for eligibility (RSCD) and Annuity Computation. Annuity reduced by 10% of deposit due

Amount of Deposit: approximately 7.5% of basic pay earned + interest

CSRS
DEPOSIT SERVICE

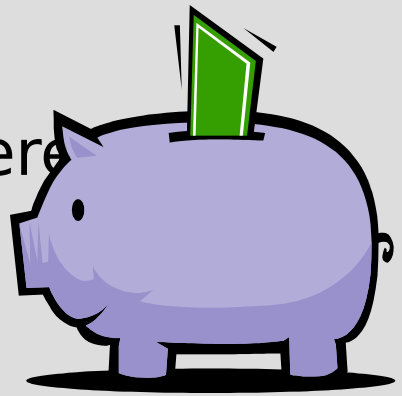

Non-Deduction Service on or after 10-01-1982
Deposit made
Deposit Not Made
Credit for eligibility (RSCD) and Annuity Computation
Credit for eligibility (RSCD), No credit for Annuity Computation

Amount of Deposit: approximately 7.5% of basic pay earned + interest

WHAT IS REDEPOSIT SERVICE?

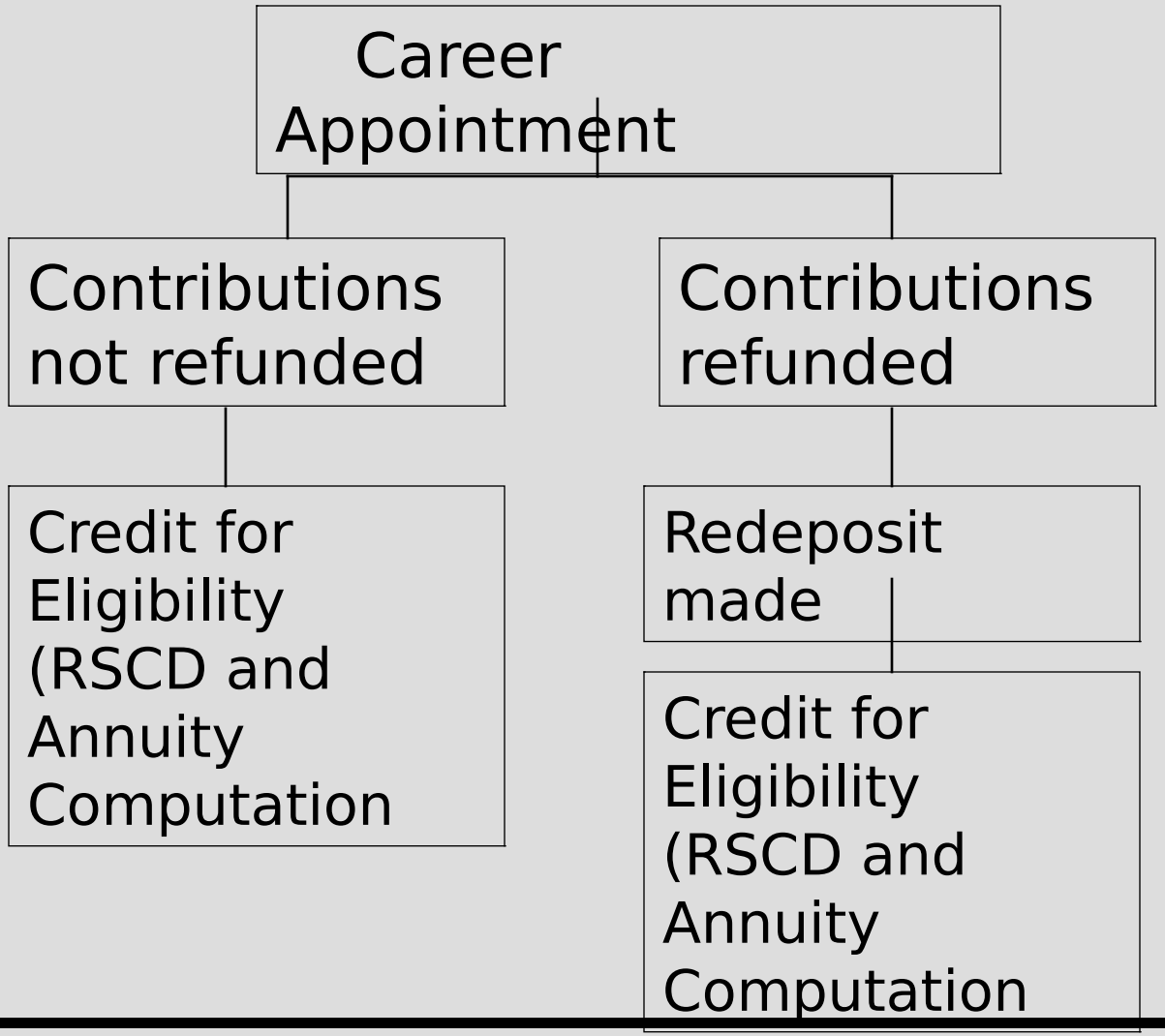
♦ A sum of money paid into the Fund by an employee or survivor to cover a period of service during which deductions were withheld but later refunded under CSRS provisions

♦ Redeposit = Amount of refund plus interest



Note: Redeposit may be made before or after retirement.

CSRS
REDEPOSIT SERVICE



CSRS
REDEPOSIT SERVICE

Contributions Refunded before 10-01-1990 and NOT Disability Retirement or Death In-Service

Redeposit made	Redeposit not made
Credit for Eligibility (RSCD) and Annuity Computation,	Credit for Eligibility (RSCD) and Annuity Computation, Annuity Actuarially Reduced

CSRS
REDEPOSIT SERVICE

Contributions Refunded
After 09-30-90
and Not Disability Retirement
or Death-In-Service

Redeposit Made

Credit for Eligibility (RSCD)
and Annuity Computation

Redeposit Not Made

Credit for Eligibility (RSCD)
No credit for
Annuity Computation

MILITARY DEPOSIT

CSRS

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PRE 01-01-57 MILITARY SERVICE

No deposit required for creditable military service performed prior to 01-01-57

CSRS CREDIT FOR POST-56 MILITARY SERVICE

IN RECEIPT OF MILITARY RETIRED PAY

Based on Non – Combat Disability or Service

No Credit unless Military Retired Pay is waived

Based on Combat Disability or Chap 67, Title 10 (Reserves)

Hired Before or After 10-01-82? See Next Slide

CIVILIAN SERVICE CREDIT FOR POST-56 MILITARY SERVICE

Employee with Military Service after 01-01-57

and

Subject to CSRS before 10-01-82

Eligible for Social Security?

NO → NO Post-56 Payment Required

YES → Pay Post-56 for credit at age 62

CIVILIAN SERVICE CREDIT FOR POST-56 MILITARY SERVICE

Employee with Military Service after 01-01-57

Subject to CSRS after 10-01-82

↓

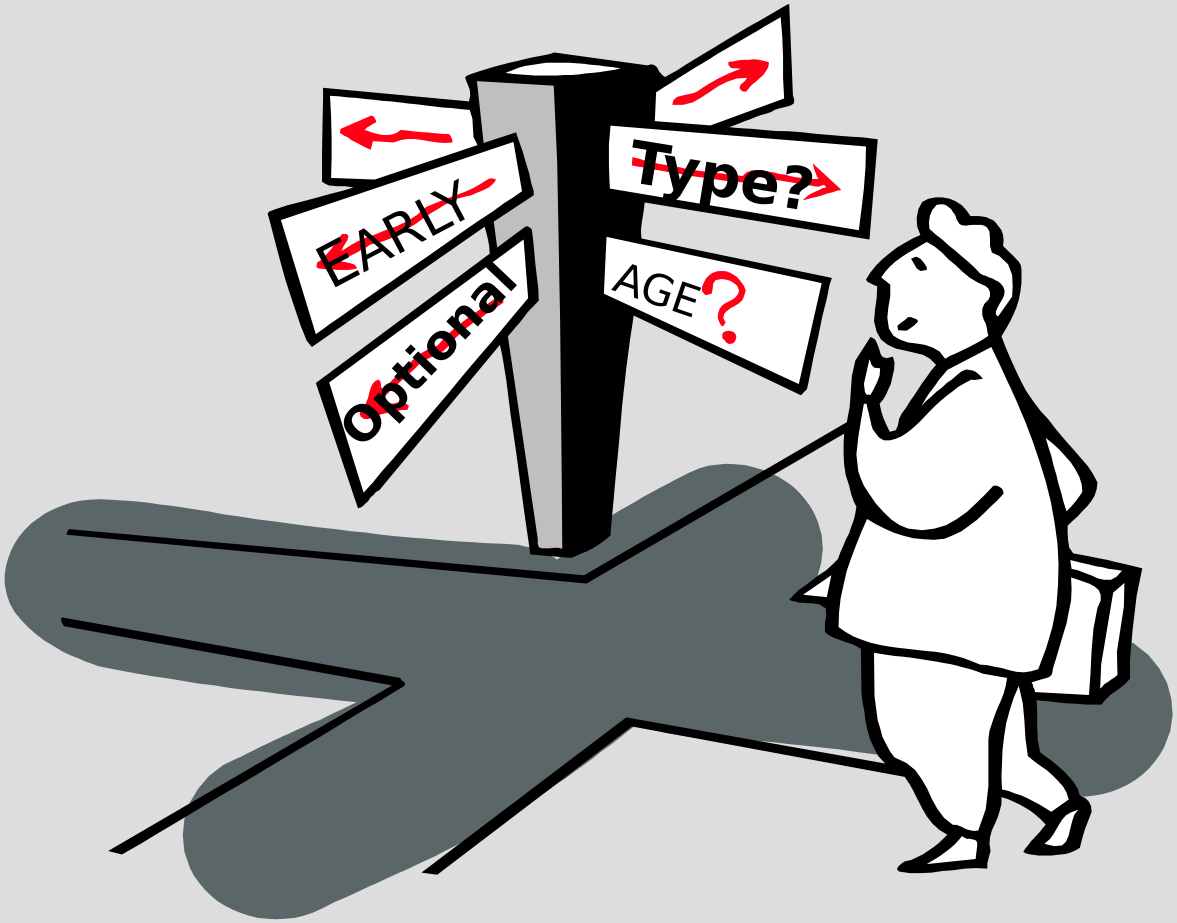
MUST pay Post-56 to receive credit at time of retirement

Amount of Deposit:

*7% of base pay earned + interest

*Varies by the date service was performed

RETIREMENT OPTIONS



CSRS TRANSFER REQUIREMENTS – FF

♦ While covered under the special provision, moves directly (that is, without a break in service exceeding 3 days) from a primary position to a secondary position;

AND

♦ If applicable, has been continuously employed in a secondary position or positions since moving from a primary position without a break in service exceeding 3 days.

RETIREMENT ELIGIBILITY

Minimum: Age 50 with 20 years creditable special service

Mandatory: Age 57 with 20 years creditable special service

UNUSED SICK LEAVE - CSRS

- Must retire on an immediate annuity
- Added to length of service for computation purposes only
- Additional time computed on the basis of a 2087 hour work year
- May increase survivor annuity

FIREFIGHTER SICK LEAVE CONVERSION

To convert the FF sick leave balance to a regular sick leave balance, multiply the FF sick leave by 40, divide that number by the number of hours in the FF weekly tour of duty:

Example: Sick leave balance = 1422 hours and weekly tour of duty = 72 hours

1422 hrs x 40 = 56,880
56,880 ÷ 72 = 790 converted sick leave

790 hours = 4 months 17 days

Chart 2. -- Sick Leave Chart 2087 Hours

Chart for Converting Hours of Unused Sick Leave to Months and Days (See section 50A2.1-3G).

DAYS	1 Day	1 Month	2 Months	3 Months	4 Months	5 Months	6 Months	7 Months	8 Months	9 Months	10 Months	11 Months
0	0	174	348	522	696	870	1044	1217	1391	1565	1739	1913
1	6	180	354	528	701	875	1049	1223	1397	1571	1745	1919
2	12	186	359	533	707	881	1055	1229	1403	1577	1751	1925
3	17	191	365	539	713	887	1061	1235	1409	1583	1757	1930
4	23	197	371	545	719	893	1067	1241	1415	1588	1762	1936
5	29	203	377	551	725	899	1072	1246	1420	1594	1768	1942
6	35	209	383	557	730	904	1078	1252	1426	1600	1774	1948
7	41	214	388	562	736	910	1084	1258	1432	1606	1780	1954
8	46	220	394	568	742	916	1090	1264	1438	1612	1786	1959
9	52	226	400	574	748	922	1096	1270	1444	1617	1791	1965
10	58	232	406	580	754	928	1101	1275	1449	1623	1797	1971
11	64	238	412	586	759	933	1107	1281	1455	1629	1803	1977
12	70	243	417	591	765	939	1113	1287	1461	1635	1809	1983
13	75	249	423	597	771	945	1119	1293	1467	1641	1815	1988
14	81	255	429	603	777	951	1125	1299	1472	1646	1820	1994
15	87	261	435	609	783	957	1130	1304	1478	1652	1826	2000
16	93	267	441	615	788	962	1136	1310	1484	1658	1832	2006
17	99	272	446	620	794	968	1142	1316	1490	1664	1838	2012
18	104	278	452	626	800	974	1148	1322	1496	1670	1844	2017
19	110	284	458	632	806	980	1154	1328	1501	1675	1849	2023
20	116	290	464	638	812	986	1159	1333	1507	1681	1855	2029
21	122	296	470	643	817	991	1165	1339	1513	1687	1861	2035
22	128	301	475	649	823	997	1171	1345	1519	1693	1867	2041
23	133	307	481	655	829	1003	1177	1351	1525	1699	1873	2046
24	139	313	487	661	835	1009	1183	1357	1530	1704	1878	2052
25	146	319	493	667	841	1015	1188	1362	1536	1710	1884	2058
26	151	325	499	672	846	1020	1194	1368	1542	1716	1890	2064
27	157	330	504	678	852	1026	1200	1374	1548	1722	1896	2070
28	162	336	510	684	858	1032	1206	1380	1554	1728	1901	2075
29	168	342	516	690	864	1038	1212	1386	1559	1733	1907	2081

COMPUTING TOTAL SERVICE WITH UNUSED SICK LEAVE

AGE	TOTAL SERVICE
2003-01-02 (DOR)	**2003-01-02 (DOR)**
- 1953-04-02 (DOB)	**- 1978-11-09 (Ret-SCD)**
52-09-01	**24-02-01**

Converted Unused Sick Leave

790 hours = + 00-04-17

24-02-01

= 24-06-18

FIREFIGHTER ANNUITY COMPUTATION

- 2.50% X High-3 avg salary X first 20 years of FF service

PLUS

- 2.00% X High-3 avg salary X remaining service > 20 years
  (includes unused sick leave)
  (FF and non-FF service)

HIGH-3 AVERAGE SALARY COMPUTATION (FF)

To calculate the basic pay for unusual work schedule (at least 53 hours per week):

Divide the Basic Pay + Locality (Adjusted Basic Pay) by 2756 to compute an hourly rate. Multiply the hourly rate by biweekly tour of duty (i.e., 106 or 144) to find the regular pay per pay period. Multiply the regular pay per pay period by 26 to compute the basic pay for retirement and FEGLI.

HIGH-3 AVERAGE SALARY COMPUTATION (FF)

Example:

Biweekly tour of duty = 144
Basic Pay + Locality =
$32,578

$32,578 ÷ 2756 = $11.82 per hour

$11.82 x 144 (biweekly tour) = $1,702.08

$1,702.08 x 26 = $44,254.08 (basic pay for Retirement and FEGLI)

HIGH-3 AVERAGE SALARY COMPUTATION (FF)

Basic Pay Calculation for Sustained 40-hr Week (embedded tour).

The first 80 hours are computed based on a 2087-hour work year. Additional hours are calculated using a 2756-hour work year.

HIGH-3 AVERAGE SALARY COMPUTATION (FF)

- Divide basic pay + locality by 2087 to compute hourly rate. Multiply this hourly rate by 80 to find the regular pay per pay period.

- Divide basic pay + locality by 2756 to compute the stand-by rate. Multiply this stand-by rate by the number of hours worked in excess of 80 hours.

- Add the regular pay to the stand-by pay and multiply by 26 to compute the pay for retirement and FEGLI.

HIGH-3 AVERAGE SALARY COMPUTATION (FF)

Example: Biweekly tour of duty = 112
Basic Pay + Locality =
$48,650

$48,650 ÷ 2087 = $23.31 per hour

$23.31 x 80 (biweekly tour) = $1,864.80

$48,650 ÷ 2756 = $17.65 per hour

$17.65 x 32 (stand-by hours) = $564.80

$1,864.80 + $564.80 = $2,429.60

$2,429.60 x 26 = $63,169.60 (basic pay for retirement and FEGLI)

REDUCTIONS AND DEDUCTIONS

REDUCTIONS:

- Deposit Service
- Redeposit Service
- Election of Survivor Benefits
- Post-56 Military Deposit
  Applies *ONLY* to CSRS Employee hired before 10-01-82 known as “Catch 62” if eligible for Social Security

REDUCTIONS & DEDUCTIONS

DEDUCTIONS:

- Health Benefits
- Life Insurance
- Federal Income Taxes
- State Tax (If applicable)

CSRS SURVIVOR
ELECTIONS AVAILABLE

Types of Survivor Elections:

- ☑ CURRENT Spouse Survivor Annuity ---Full (55% of your annuity)
- ☑ FORMER Spouse Survivor Annuity ---Full (55% of your annuity)
- ☑ Combination Current / Former Spouse Survivor Annuity
- ☑ Insurable Interest Survivor Annuity
- ☑ CURRENT Spouse Survivor Annuity --Partial (55% of amount)
- ☑ FORMER Spouse Survivor Annuity ---Full (55% of amount)
- ☑ Self Only annuity (No survivor benefit)

SURVIVOR BENEFIT COST

- Cost = 2.5% of base annuity up to $3,600
  plus
  10% of base annuity over $3,600

Example: $22,500 base annuity (Max elected)

$ 3,600 x 2.5% = $ 90
$18,900 x 10% = + $1,890

Reduction/Cost = $1,980 yearly

*Survivor will receive 55% of base annuity = $12,375 yearly

SURVIVOR BENEFIT COST

- Cost = 2.5% of base annuity up to $3,600
  plus
  10% of base annuity over $3,600

Example: $22,500 base annuity ($3,600 elected)

$3,600 x 2.5% = $90.00

Reduction/Cost = $90.00 yearly

*Survivor will receive 55% of $3,600 annuity = $1,980 yearly

DISABILITY RETIREMENT - CSRS

- Definition of disability – unable to render useful & efficient service because of disease or injury
- Annuity will be calculate using special formula.
- Must be in a position covered by CSRS
- Must have minimum of 5 years creditable civilian service.
- Disability annuity IS subject to federal tax.

DISABILITY RETIREMENT - CSRS

- Submit all forms for regular retirement

PLUS:

- SF 3112A - Applicant’s Statement of Disability
- SF 3112B - Supervisor’s Statement
- SF 3112C - Physician’s Statement
- SF 3112D - Agency Certification of Reassignment and Accommodation Efforts

DEATH-IN-SERVICE

- If you die while still an active employee, your survivor MAY be entitled to death benefits.
- In the event of your death, your survivor needs to contact the local Civilian Personnel Advisory Center (CPAC).
- CPAC will contact ABC-C.
- An ABC-C counselor will contact the survivor within 24 hours.

DEATH-IN-SERVICE

The spousal survivor annuity will be computed using the special retirement formula if:

- The employee was a FF at the date of death; AND

- If the employee has completed 20 years FF service at the date of death.

- If the employee was not a FF at the date of death, the special formula would be used if the employee was eligible to retire under the special retirement provisions.

FEHB & RETIREMENT

Self Only

Self & family

Additional Information:

www.opm.gov/insure/health

OPM Tel: 1-888-767-6738

FEHB & RETIREMENT

- You must retire on an immediate annuity.
- You must be insured on the date of retirement.
- You must be covered for the 5 years of service prior to retirement or since your FIRST opportunity to enroll.
- Coverage as a family member under FEHB or CHAMPUS/TRICARE counts towards 5 year requirement, however, you must be enrolled in FEHB prior to retirement.

FEHB & RETIREMENT

Requirements for automatic waiver during a Buyout Period:

- Enrolled continuously since December 30, 2003 or the beginning date of an the latest statutory buyout authority.

- You must:
  - Retire during the statutory buyout period; and
  - Receive a buyout under the statutory buyout period; or
  - Take Early Optional Retirement as a result of above; or

- Take a Discontinued Service Retirement (DSR) based on an involuntary separation due to RIF, directed reassignment, reclassification to a lower grade, or

FEGLI & RETIREMENT

Additional Information:

www.opm.gov/insure/life

OPM Tel: 1-888-767-6738

FEGLI & RETIREMENT

- Retire on an immediate annuity
- Be insured on the date of retirement
- Covered for the 5 years of service prior to retirement or since your FIRST opportunity to enroll
- Election Form: SF-2818, Continuation of Life Insurance Coverage

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Basic Life Insurance – OPTION #1

75% Reduction

Basic Insurance Amount (BIA) is based on your final annual salary rounded up, plus $2,000.

Example: $36,400 = $37,000 + $2,000 =* $39,000

Before age 65	**After age 65**
BIA x .3250 (per $1,000)	NO COST

Example:

39 x .3250 = $12.68 / month

Coverage reduces 2% per month for 37.5 months until it reaches a final value of $9,750

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Basic Life Insurance – OPTION #2

50% Reduction

Basic Insurance Amount (BIA) is based on your final annual salary rounded up, plus $2,000.

Example: $36,400 = $37,000 + $2,000 =* $39,000

Before age 65	**After age 65**
BIA x .9250 (per $1,000)	BIA x .6000 (per $1,000)
Example:	
39 x .9250 = $36.08 / month	39 x .6000 = $23.40 / **month**

Coverage reduces 1% per month for 50 months until it reaches a final value of $19,500

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Basic Life Insurance – OPTION #3

NO Reduction

Basic Insurance Amount (BIA) is based on your final annual salary rounded up, plus $2,000.

Example: $36,400 = $37,000 + $2,000 =* $39,000

Before age 65	**After age 65**
BIA x 2.1550 (per $1,000)	BIA x 1.8300 (per $1,000)
Example:	
39 x 2.1550 = $84.05/ month	39 x 1.8300 = $71.37/**month**

Coverage DOES NOT reduce

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OPTION A - STANDARD COVERAGE

$10,000

Age Group	Monthly Cost
Under 35	$0.65
35 thru 39	$0.87
40 thru 44	$1.30
45 thru 49	$1.95
50 thru 54	$3.03
55 thru 59	$5.85
60 thru 64	$13.00
65 & above	NO COST

*At Age 65 coverage reduces by 2% per mth for 37.5 months until it reaches $2,500

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OPTION B – Additional Coverage (1-5 Multiples of Pay)

Example: Annual Salary $36,400. 1x Multiple elected = *$37,000

Age Group	Cost per $1,000	Monthly Cost
Under 35	$0.065	$ 2.41
35 thru 39	$0.087	$ 3.22
40 thru 44	$0.130	$ 4.81
45 thru 49	$0.195	$ 7.22
50 thru 54	$0.303	$ 11.21
55 thru 59	$0.607	$ 22.46
60 thru 64	$1.300	$ 48.10
65 thru 69	$1.560	$ 57.72
70 thru 74	$2.600	$ 96.20
75 thru 79	$3.900	$144.30
80 & above	$5.200	$192.40

FULL Reduction: At age 65, no cost & coverage reduces by 2% per month for 50 months at which time coverage ends

NO Reduction: Coverage and premium continues

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OPTION C – Family Coverage 1 to 5 Multiples

Spouse = $5,000 (1x Multiple) / Each Child = $2,500 (1x)

Age Group	Cost per Multiple	Monthly Cost
Under 35	$ 0.59	$ 0.59
35 thru 39	$ 0.74	$ 0.74
40 thru 44	$ 1.00	$ 1.00
45 thru 49	$ 1.30	$ 1.30
50 thru 54	$ 1.95	$ 1.95
55 thru 59	$ 3.14	$ 3.14
60 thru 64	$ 5.63	$ 5.63
65 thru 69	$ 6.50	$ 6.50
70 thru 74	$ 7.37	$ 7.37
75 thru 79	$ 9.75	$ 9.75
80 & above	$13.00	$ 13.00

FULL Reduction: At age 65, no cost & coverage reduces by 2% per month for 50 months at which time coverage ends

NO Reduction: Coverage and premium continues

TSP & RETIREMENT

Thrift Savings Plan

www.tsp.gov

Telephone: 1-877-968-3778

TDD: 1-877-847-4385

Mailing Address:

P.O. Box 385021

Birmingham, AL 35238

Monday through Friday

7:00 a.m. – 9:00 p.m. ET

TSP & RETIREMENT

OPTIONS:

- Automatic cashout (accounts less than $200)
- Leaving money in the TSP
- Partial Withdrawal of at least $1,000 (one time in career)
- Full Withdrawal
  - Single payment
  - Monthly payments
  - Life annuity
- Mixed Withdrawal

HOW TO APPLY:

TSP-70 FORM - Withdrawal Request

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TSP CATCH-UP CONTRIBUTIONS

- Open to TSP participants age 50 or older
- Must be contributing the maximum
- Limited to $5,000 for year 2006
- Must make new election each year

LONG TERM CARE INSURANCE (LTC)

Want to talk with a Certified Long Term Care Insurance Consultant?

Tel: 1-800-LTC-FEDS (1-800-582-3337)
TTY: 1-800-843-3557
Mon - Fri 8 a.m. - 8 p.m. EST
Sat 9 a.m. - 5 p.m. EST
Closed Sun and Federal holidays.

http://www.ltcfeds.com

Offered by: John Hancock MetLife

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FLEXIBLE SPENDING ACCOUNTS (FSA)

To receive more information regarding FSAs, please contact a SHPS counselor.

Email: FSAFEDS@shps.net

Telephone: 1-877-FSAFEDS (372-3337)
TTY: 1-800-952-0450

- Mon-Fri 9AM-9PM Eastern Time
- Closed Weekends and Holidays
- http://www.fsafeds.com

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DESIGNATION OF BENEFICIARY

- Order of Precedence:
  - Court Order
  - Designation of Beneficiary
  - Widow or Widower
  - Children (and/or descendants of deceased children)
  - Parents
  - Executor or administrator of estate
  - Next-of-Kin

ABC-C RETIREMENT PROCEDURES & PROCESS

180 days prior to retirement:

- Contact the ABC-C for retirement estimate & information

120-180 days prior to retirement:

- Download forms from ABC-C website, or contact ABC-C for forms
- Call ABC-C with questions on retirement estimate
- Call ABC-C for help with the retirement forms

90-120 days prior to retirement:

- Mail retirement forms to ABC-C

ABC-C RETIREMENT PROCEDURES & PROCESS

ABC-C receives your retirement package:

- ◆ Sends letter acknowledging receipt
- ◆ Does review of retirement package
- ◆ Sends letter requesting missing forms
- ◆ Requests Official Personnel File (OPF)

30-60 days prior to retirement:

- ◆ Retirement package assigned to counselor

ABC-C RETIREMENT PROCEDURES & PROCESS

ABC-C retirement counselor:

- ◆ Reviews OPF for service history
- ◆ Thoroughly reviews retirement package for missing, incomplete, incorrect forms
- ◆ Contacts you about missing forms
- ◆ Contacts you for final retirement counseling 2 – 4 weeks prior to retirement:
- ◆ Retirement package processing is completed
- ◆ Retirement package is mailed to payroll

ABC-C RETIREMENT PROCEDURES & PROCESS

2-4 weeks after retirement date:

- ♦ Final paycheck is received
- ♦ Lump sum annual leave is paid
- ♦ Lump sum VSIP is paid
- ♦ Bi-weekly VSIP payments begin

8-10 weeks after retirement:

- ◆ Receive 1st INTERIM payment
- ◆ Receive letter from OPM with CSA number

Office of Personnel Management Retirement Operations Center P.O. Box 45
Boyers, PA 16017

www.opm.gov
email: retire@opm.gov
Tel: 1-888-767-6738

Social Security Administration
www.ssa.gov
www.medicare.gov
Tel: 1-800-772-1213

IRS Publication 721
www.irs.gov
Tel: 1-800-Tax-

FOR ADDITIONAL RETIREMENT INFORMATION

CONTACT THE ABC-C

- *Toll Free 1-877-276-9287*
- *Hearing Impaired TDD 1-877-276-9833*
- *Counselors available from 6 a.m. - 6 p.m. (CT)*
- *Website: https://www.abc.army.mil*

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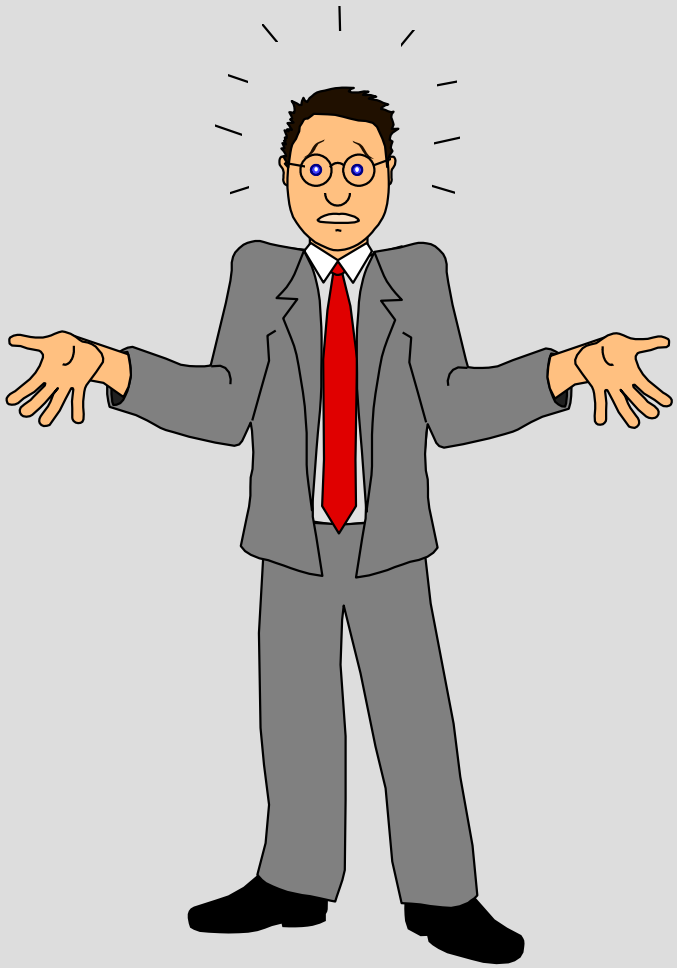
Questions?



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